

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorney for Capital One, NA, successor by merger to
ING Bank, FSB

In Re:

Karen A. Benson

Case No.: 16-10272-CMG
Chapter: 13
Hearing Date: TBD
Judge: Christine M. Gravelle

CERTIFICATION OF CREDITOR REGARDING POST PETITION PAYMENT HISTORY
(NOTE AND MORTGAGE DATED 3/24/2006)

La'Wanda J. Flowers, employed as Vice President by
JPMorgan Chase Bank, N.A., hereby certifies the following:

Recorded on 4/4/2006, in Monmouth County, in Book OR-8553 at Page 7197

Property Address: 501 Beacon BLVD, Sea Grit BORO, New Jersey 08750

Mortgage Holder: Capital One, N.A., successor by merger to ING Bank, FSB

Mortgagor(s)/ Debtor(s): Karen A. Benson and Lawrence G. Benson/Karen A. Benson

POST-PETITION PAYMENTS (Petition filed on 01/07/2016)

Amount Due	Date Payment Was Due	How Payment Was Applied (Mo./Yr.)	Amount Received	Date Payment Received	Check or Money Order Number
1. \$ 2,679.22	02/01/16	02/16	\$ 3,425.30	4/13/2016	N/A
2. \$ 0.00	N/A	N/A	\$ 1,712.65	5/12/2016	N/A
3. \$ 2,679.22	03/01/16	03/16	\$ 457.28	5/23/2017	N/A

Amount Due	Date Payment Was Due	How Payment Was Applied (Mo./Yr.)	Amount Received	Date Payment Received	Check or Money Order Number
4. \$ 2,679.22	04/01/16	04/16	\$ 3,906.27	10/6/2017	N/A
5. \$ 5,184.03	05/01/16	05/16	\$ 3,906.27	10/6/2017	N/A
6. \$ 0.00	N/A	N/A	\$ 1,712.65	11/7/2017	N/A
7. \$ 0.00	N/A	N/A	\$ 1,712.65	12/11/2017	N/A
8. \$ 5,184.03	06/01/16	06/16	\$ 1,712.65	1/11/2018	N/A
9. \$ 0.00	N/A	N/A	\$ 1,712.65	3/12/2018	N/A
10. \$ 0.00	N/A	N/A	\$ 70.00	4/9/2018	N/A
TOTAL: \$ 18,405.72			\$ 20,328.37		

[Continue on attached sheets if necessary.]

Monthly payments past due: [enter (# of months) x (monthly payment + late charge) - suspense = total due]

9 mos. x \$5,184.03 (07/01/16-03/01/17) + 1 mos. x \$5,184.59 (04/01/17-04/01/17) + 11 mos. x \$5,416.95

(05/01/17-03/01/18) + 1 mos. x \$5,408.63 (04/01/18-04/01/18) - \$3,635.30 suspense = \$113,200.64

as of **04/13/2018**

Each current monthly payment is comprised of:

Principal & Interest	\$	4,534.04	
R.E. Taxes:	\$	N/A	
Insurance:	\$	N/A	
Late Charge	\$	N/A	
Other:	\$	874.59	(Specify: Escrow)
TOTAL	\$	5,408.63	

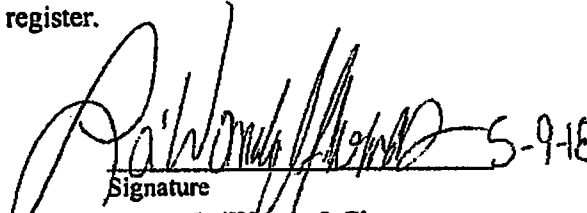
If the monthly payment has changed during the pendency of the case, please explain (attach separate sheet(s) if necessary): Payment changed was filed due to escrow adjustment.

Pre-petition arrears: N/A to N/A (N/A mos. x \$ N/A /mo. = \$ N/A)

See claim number 3 on claims register.

I certify under penalty of perjury that the above is true.

Date: 05/09/2018


Signature
La'Wanda J. Flowers

Vice President

JPMorgan Chase Bank, N.A.

rev.8/1/15

Reviewer ID: La'wanda_Flowers_2018-05-09_10:20:48

	Amount Due	Date Payment Was Due	How Payment Was Applied (Mo./Yr.)	Amount Received	Date Payment Received	Check or Money Order Number
1	\$0.00	N/A	N/A	\$1,712.65	04/10/18	N/A
2	\$5,184.03	07/01/16	N/A	\$0.00	N/A	N/A
3	\$5,184.03	08/01/16	N/A	\$0.00	N/A	N/A
4	\$5,184.03	09/01/16	N/A	\$0.00	N/A	N/A
5	\$5,184.03	10/1/2016	N/A	\$0.00	N/A	N/A
6	\$5,184.03	11/1/2016	N/A	\$0.00	N/A	N/A
7	\$5,184.03	12/01/16	N/A	\$0.00	N/A	N/A
8	\$5,184.03	01/01/17	N/A	\$0.00	N/A	N/A
9	\$5,184.03	02/01/17	N/A	\$0.00	N/A	N/A
10	\$5,184.03	03/01/17	N/A	\$0.00	N/A	N/A
11	\$5,184.59	04/01/17	N/A	\$0.00	N/A	N/A
12	\$5,416.95	05/01/17	N/A	\$0.00	N/A	N/A
13	\$5,416.95	06/01/17	N/A	\$0.00	N/A	N/A
14	\$5,416.95	07/01/17	N/A	\$0.00	N/A	N/A
15	\$5,416.95	08/01/17	N/A	\$0.00	N/A	N/A
16	\$5,416.95	09/01/17	N/A	\$0.00	N/A	N/A
17	\$5,416.95	10/01/17	N/A	\$0.00	N/A	N/A
18	\$5,416.95	11/01/17	N/A	\$0.00	N/A	N/A
19	\$5,416.95	12/01/17	N/A	\$0.00	N/A	N/A
20	\$5,416.95	01/01/18	N/A	\$0.00	N/A	N/A
21	\$5,416.95	02/01/18	N/A	\$0.00	N/A	N/A
22	\$5,416.95	03/1/2018	N/A	\$0.00	N/A	N/A
23	\$5,408.63	04/01/18	N/A	\$0.00	N/A	N/A
24	\$116,835.94			\$1,712.65		

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